

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION**

In re:

CYNTHIA P WEBB-BECKFORD

Debtor(s)

Case No. 11-46546-WJL13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/17/2011.
- 2) The plan was confirmed on 11/10/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/20/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$97,000.00.
- 10) Amount of unsecured claims discharged without payment: \$44,760.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$16,775.00 |
| Less amount refunded to debtor           | \$275.00    |

**NET RECEIPTS:** **\$16,500.00**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,300.00 |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$821.96   |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,121.96**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

| Creditor Name                   | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Capital One                     | Unsecured | 6,944.00        | NA             | NA            | 0.00           | 0.00      |
| CITIBANK NA C/O CITIBANK (SOUTH | Unsecured | NA              | 22,732.66      | 22,732.66     | 4,156.20       | 0.00      |
| DEPT OF EDUCATION/FEDLOAN SER   | Unsecured | 9,700.00        | 6,431.84       | 6,431.84      | 1,175.93       | 0.00      |
| DEPT OF EDUCATION/FEDLOAN SER   | Unsecured | NA              | 2,587.50       | 2,587.50      | 473.07         | 0.00      |
| DISCOVER BANK DB SERVICING CO   | Unsecured | 6,279.00        | 6,330.52       | 6,330.52      | 1,157.41       | 0.00      |
| ILLINOIS STUDENT ASSISTANCE CO  | Unsecured | NA              | 12,773.21      | 12,773.21     | 2,335.32       | 0.00      |
| LOFT                            | Unsecured | 300.00          | NA             | NA            | 0.00           | 0.00      |
| National Ed Servicing           | Unsecured | 12,297.00       | NA             | NA            | 0.00           | 0.00      |
| NCO FINANCIAL SYSTEMS           | Unsecured | 2,726.00        | 3,099.42       | 3,099.42      | 566.67         | 0.00      |
| PORTFOLIO INVESTMENTS II LLC    | Unsecured | 1,574.00        | 1,828.79       | 1,828.79      | 334.36         | 0.00      |
| PRA RECEIVABLES MANAGEMENT      | Unsecured | 251.88          | 437.44         | 437.44        | 79.98          | 0.00      |
| PRA RECEIVABLES MANAGEMENT      | Unsecured | 6,356.00        | 6,720.67       | 6,720.67      | 1,228.73       | 0.00      |
| PRA RECEIVABLES MANAGEMENT      | Unsecured | 3,340.00        | 3,618.00       | 3,618.00      | 661.48         | 0.00      |
| QUANTUM 3 GROUP / WORLD FIN NI  | Unsecured | NA              | 610.75         | 610.75        | 111.66         | 0.00      |
| QUANTUM 3 GROUP / WORLD FIN NI  | Unsecured | 346.00          | 531.90         | 531.90        | 97.23          | 0.00      |

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| <b>Summary of Disbursements to Creditors:</b> |                          |                           |                          |
|---|--------------------------|---------------------------|--------------------------|
|   | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
| <b>Secured Payments:</b>                      |                          |                           |                          |
| Mortgage Ongoing                              | \$0.00                   | \$0.00                    | \$0.00                   |
| Mortgage Arrearage                            | \$0.00                   | \$0.00                    | \$0.00                   |
| Debt Secured by Vehicle                       | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Secured                             | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL SECURED:</b>                         | <b>\$0.00</b>            | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>Priority Unsecured Payments:</b>           |                          |                           |                          |
| Domestic Support Arrearage                    | \$0.00                   | \$0.00                    | \$0.00                   |
| Domestic Support Ongoing                      | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Priority                            | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL PRIORITY:</b>                        | <b>\$0.00</b>            | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>GENERAL UNSECURED PAYMENTS:</b>            | <b>\$67,702.70</b>       | <b>\$12,378.04</b>        | <b>\$0.00</b>            |

|                              |                    |                           |
|------------------------------|--------------------|---------------------------|
| <b>Disbursements:</b>        |                    |                           |
| Expenses of Administration   | <u>\$4,121.96</u>  |                           |
| Disbursements to Creditors   | <u>\$12,378.04</u> |                           |
| <b>TOTAL DISBURSEMENTS :</b> |                    | <b><u>\$16,500.00</u></b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/09/2016

By: /s/ Martha G. Bronitsky

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (9/1/2009)**

### **CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 9th day of September, 2016.

CYNTHIA P WEBB-BECKFORD  
4932 BUCKBOARD WAY  
RICHMOND, CA 94803

ROBERT A WARD ATTY  
1564A FITZGERALD DR #140  
PINOLE, CA 94564

ELECTRONIC SERVICE - United States Trustee

Date: September 09, 2016

/s/ Trustee Martha G. Bronitsky

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Trustee Martha G. Bronitsky

Chapter 13 Trustee

PO Box 5004

Hayward, CA 94540